

explained what purports to be an explanation of the secret activity in the United States Naval and Treasury Departments since the Prinz Eitel Friedrich put into an American port.

The article referred to includes the stationing of cruisers and destroyers off New York Harbor, the stationing of the Brooklyn at the mouth of Chesapeake Bay, the hurried orders to the cruiser Chicago to make a dash for New York Harbor, and the granting clearance papers to the Day

The explanation of shipping news are accepting this.

When the Eitel Friedrich came into Newport News, Captain R. H. Kiehne of the American vessel William P. Frye was questioned by the British Consul, Norman R. Hamilton of Newport News.

Collector Hamilton afterwards referred to give entire pardon of Captain Kiehne's story saying it was too important. Kiehne hurried to

(Continued on Page 2, Column 2.)

BROOKS AND EAGAN TO MEET
IN BOUT BEFORE LENOX A. C.
OF GLOUCESTER TONIGHT

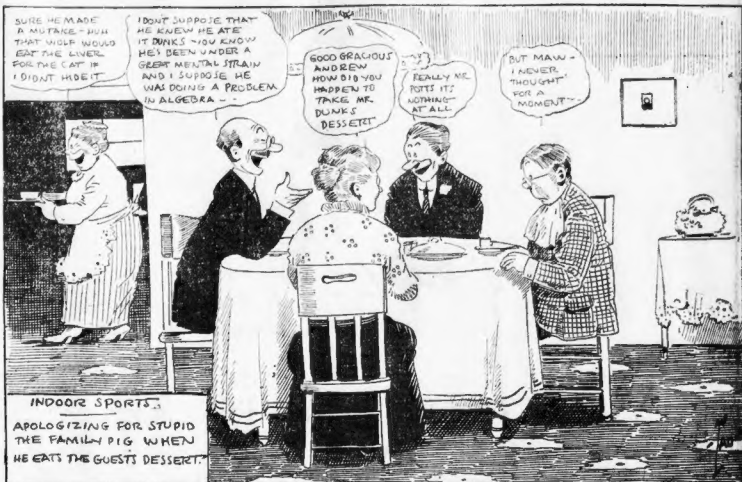
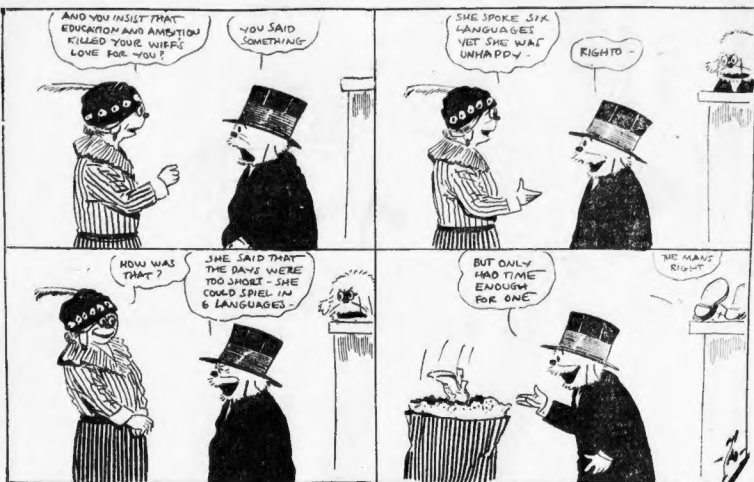
BOSTON AMERICAN SPORTING NEWS

RED SOX AND PROVIDENCE
PLAYERS WORK TOGETHER
ON HOT SPRINGS DIAMOND

SILK HAT HARRY'S DIVORCE SUIT

By IAD

INDOOR SPORTS



BROOKS IN CLASH WITH JOE EAGAN

Bouts Tonight.
At 7, McVey vs. Frank Mantell at New York.
Joe Eagan vs. Perry Brooks at Gloucester.
Graver Hayes vs. Harry Cooden at Gloucester.
Joe Sherman vs. Milburn Naylor at Vashville.
Saller Hargmann vs. George Chip at Gloucester.
Pete Blom vs. Joe Kansas at Gloucester.

Players Swarm Red Sox Camp Speaker Is in Great Shape

By A. H. C. MITCHELL.
HOT SPRINGS, Ark., March 15.—The old ball yard will fairly swarm with players today. There are thirty-five of 'em here, all under contract to two clubs, the Red Sox and Providence, both owned by Mr. Lannin.
"I hate to think of payday, when I have to settle with this bunch," said the president. "But it's worth it to see them all out here working hard to get themselves in condition for the opening of the season."
Uncle Bill Carrigan has laid out a hard day's work for his gang. Those who have had the benefit of a week's training can stand it, but the new comers will find the pace mighty hot.

ALL APPEAR IN FAIRLY GOOD SHAPE.
"It will be a good day," remarked Carrigan. "None of them has much to take off, but we might as well get that extra fat going in the right direction."
The work will begin with batting practice, hit 'em out, then hunt and run out the hunt. The pitchers are in good shape, and they will not serve up any slow ones. The squad will hit in regular order—Henriksen, Bieg, Scott, Gardner, Lewis, Hollister, Gardner, Wagner,weeney, Wagner and then the small time players.
It will be like old times to see Speaker and Lewis cracking the ball to the far corners of the lot. Lewis is in fine shape. He has been playing ball all winter, off and on. He played a game last week in California. He has no springing to him, and he is in ready to start the season right now.
With men like Gardner, who has been spending the winter in the north, Carrigan, things were different. Larry hasn't touched a bat since last fall, and he had to have some coaching in his eyes, which need attending to.

Practice Games Start Late in the Week.
To wind up the day's work there will be a good field practice, while the outsiders get under way. The players will walk back to the hotel. Carrigan will follow this schedule up to the practice game start, late in the week, and then he will probably allow the players to ride back from the grounds.
The second squad arrived yesterday morning after a long ride from Boston. Several players were picked up on the way, and when they were counted they checked up in this way: Secretary (Providence), Arthur Cooper, publicity agent; Larry Gardner, Bill Sheridan, catcher; Harold Wagner, outfielder; J. E. Sullivan, of Rockland, Maine, a friend of Mr. Lannin's; Ralph Macdonald, of Providence; of Maine, Charlie Scott, left catcher; Larry Pugh, Mike Miller, Charlie Shorten, Dave Sheen (Providence manager); Bradley Knicker (Providence). This Speaker and Walter Rugg.
Speaker caused some surprise by showing up with the others.

Speaker Looks to Be as Hard as Nails.
He is usually from one day to a week late in reporting. This year he had been with him as his agent down in Texas, so they both came here together.
The star outfielder is looking fine and got a hit overnight apparently. It seems to be as hard as nails, but he is in no doubt to the fact that he has spent most of his winter in the south, hunting. That sort of thing keeps a man in fine condition.
For the players of the second squad today's practice will be the first of the year, and they will have to begin where the first

HAPPY SAYS MAY IS NEW SOX STAR

HOT SPRINGS, Ark., March 15.—"I just got wise to myself. I ain't a regular baseball writer. I ain't started a story right since I been on the job. Harry says May is the new Sox star. I ain't kidding, at that, because even if I haven't said it before, it comes in handy now."
For that's what the bunch starts in to do today. Play ball. For the game and no kidding about it. This last week has been mostly limbering up the pitchers and catchers, but now the whole bunch is here or pretty near it, and in a couple of days you'll begin to see the box scores with "Tennison" and "Regulators" at the top of them.

LEWIS LOOKS IN SHAPE.
Duffy Lewis is one of them that pulled in Saturday. He looks in good shape. Leave it to Duffy. He is like the rest of the bunch—not wasting a minute getting ready for the big stuff. No body can be around here very long without seeing that there's something in the air. What is it? Track and field, horse-lake, it from me. They're all after it.
There's going to be a new star on the Red Sox pitching staff, and it's young May. May is a good deal of a fast one, that's a word. Carrigan got his eye on May, catching him a good deal of the time.
The base is working the pitchers good and hard to get the ball off. They're hunting and running 'round the bases half the time, and it's their regular job to take that hike over the mountains that I talk. Once was enough for me. The bunch has to do it to get the ball off. I come down here to get fat. None of them hike over the mountains.

CANT KEEP OFF WAGNER.
I've told you a lot about Henry Wagner and Bill Sweeney, but I can't keep off them two. They're so good I got to say something about them every day. Henry's arm is all to the mercy. Last year he got his arm hurt, but he can't get his own head.
Wagner and Sweeney are getting after the regulars this week. There's where you try to catch his suit off. Leave it to me. You sure will have your chance when we land back in Boston.

Dartmouth Tennis Dates Announced
HANOVER, N. H., March 15.—The Dartmouth varsity tennis schedule, announced by Graduate Manager J. E. Haggroff, shows nine events to be contested away and only three at home. The schedule:
Mar. 6, Dartmouth vs. Brown at Providence; Mar. 13, Dartmouth vs. Harvard at Boston; Mar. 20, Dartmouth vs. Yale at New Haven; Mar. 27, Dartmouth vs. Princeton at Princeton; Mar. 30, Dartmouth vs. Cornell at Ithaca; Apr. 6, Dartmouth vs. Stanford at Stanford; Apr. 13, Dartmouth vs. Berkeley at Berkeley; Apr. 20, Dartmouth vs. Washington at Washington; Apr. 27, Dartmouth vs. Oregon at Eugene; May 4, Dartmouth vs. California at Berkeley; May 11, Dartmouth vs. Texas at Austin; May 18, Dartmouth vs. Michigan at Ann Arbor; May 25, Dartmouth vs. Wisconsin at Madison; June 1, Dartmouth vs. Illinois at Urbana; June 8, Dartmouth vs. Indiana at Bloomington; June 15, Dartmouth vs. Ohio at Columbus; June 22, Dartmouth vs. Pennsylvania at Philadelphia; June 29, Dartmouth vs. New York at New York; July 6, Dartmouth vs. Maryland at College Park; July 13, Dartmouth vs. North Carolina at Chapel Hill; July 20, Dartmouth vs. South Carolina at Columbia; July 27, Dartmouth vs. Georgia at Athens; Aug. 3, Dartmouth vs. Florida at Gainesville; 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John Wants Isabel to Discharge Cynthia

John refuses to break his own engagement

CHAPTER XX.

"I hope," the husband remarked.

Isabel laughed. She had gotten off more easily than she had feared. "Yes," she said, "they come high—about the elbow—but we must have them."

John smiled at her little joke, then looked grave. "You might have waited until you really needed the money," he said.

"I didn't dare do that," Isabel explained. "For some occasion might arise when I would want them within twenty days. As for the dress, I have two others that I can wear for all evening affairs—but the blue one is the only really handsome and elaborate one."

"I see," her husband agreed. "And we must do some entertaining socially. I shall have to give you a little notice when her month is up, won't you?"

"I'll see about it," the wife evaded. "If I have a plain talk with her she will give me the money."

"I doubt it," John murmured. "And

remember to explain to her that if she doesn't get out of the house better than she does now. By paying a little more, you might get a whole lot more out of her."

"I don't want to pay more," Isabel objected. "Can you?"

"I cannot," John declared with finality.

If he could pay for entertaining his friends he might pay for servants, the woman mused. Yet she would not start anything by disesteeming her maid. She would take off the gloves and gown, so why argue? The argument, however, when a few days later she was to go to the bank to let her son Ids Ferris. She read it in the living room where she and Mrs. Ferris sat. It was a letter from Ids Ferris with what she had to call this nice letter. Ids Ferris wants us to dine with her tonight. I'm awfully glad that my dress will be ready by that time.

Up-to-the-Minute

It is related that Mr. Kipping, dur-

Dr. F. M. Edwards, for 17 years treated scores of women for liver and bowel ailments. During those years he gave to his patients a

Stenemason (in witness box describing assault)—He walks into my yard and rams me up against one o' me trees. . . .

Counsel—Did he hurt you?

Stenemason—Hurt me? Why, 'fraid so, 'fraid so. I remember o' it stamped all down me back.

Fenelope (triumphantly)—I heard last night that Jack was head over ears in love with me.

Grace (jealously)—You cannot believe all you hear.

Fenelope—No, but I should not wonder if there was something in it.

Grace—Why? Who told you?

Fenelope—He did.

Summer visitor who was teasing Fenelope—

No. 10 — The Husband Who Had Two Codes of Morals Tells His Story

By DOROTHY DIX

dominated about the size of the baby's milk bottle; sent flowers and presents to her mother-in-law; wore expensive jewelry, and went out on joy rides, and had midnight suppers at restaurants with friends that she met through her husband's work; and then went home as cross as a bear.

"One day my wife spoke to me about the way I was doing. I accused her of being jealous, and demanded to know if she thought that I intended to leave her for another woman or something. Furthermore, I informed her that I intended to preserve my own personal liberty, and do as I chose without giving her a damn thing."

"She also informed me that after my hard day's work I needed the relaxation of some gay amusement that night."

[illegible]

sharp turn. On my knees I repented and begged my wife's forgiveness. She said she'd forgive me if I would forgive all and wipe away husband transgressions from her mind as one wipes off a slate.

"Everything will be all right now. I shall never leave you again," I said. "I'll be happy as we were at first."

She smiled a smile that was sadder than tears.

"You think that our being happy rests all with you," she said; "that"

you can come back home when you are tired of others and take your old place in my heart and life. What did you think I had been thinking and feeling? Oh, no, I was thinking of the door, and the door of a woman's heart, once shut, never opens again. Men make many mistakes, but the greatest mistake they ever make is in thinking they can come back to their wives."

"And then I knew that through my sorrow I had lost the only woman I ever really loved."

You-So"-People

the woman who says "I told you so" never gets any man to come to her with a boyish confession of blundering. She is the one who stands in the possession of the prize of having her advice asked lovingly and eagerly and in sacrifices a duty to be consulted, to be really wanted, to have her opinion considered worth receiving and listening to for the duration of the marriage. When her mouth primsly and acridly remarking, "I could have told you so if you'd asked me," when my opinion is never requested!"

Salary No Object

"Prisoner," said the magistrate to the lazy fellow before him, "this is the third time you have been here."

"Yes, your honor," pleaded the prisoner, "I'm trying to get work and couldn't."

"You wouldn't work if you could get it?"

"Yes, I would, your honor."

"What kind of work?"

"Anything, your honor."

"What kind of wages?"

"Wages no object, your honor; all I want is work, with food and clothing."

"Would you work if you had that sort of a job?"

"Yes, I would, your honor; only try me."

"Very well," said the magistrate, "I will find you a job."

**CUTS A
COLD
SHORT**

**DR. BULL'S
CoughSyrup**

PURE-QUICK-SURE

**CHECKS
A
COUGH
AT ONCE**

Meteorites, Some of Which Strike the Earth, May Wander for a Million Years

case of the sun it is about 380

Here is a meteorite known as "The Willamette," found in Oregon. It weighs 3

[illegible]

crystals removed to his rare but not infrequently found. The large, flat, pale brownish gray crystals, which the natives brought out for its regular use, were found to be identical with a determined local content, and this gift from the natives was the first of its kind. However, had he been aware of his good luck he would not have been so generous. Mrs. William E. Dodge, of New York, has been able to purchase more than 81 per cent. of the diamonds from the natives and more than 86 per cent. of the

As to the possibility of their origin from explosions in the sun, or from the atmosphere, the probability is so small that it is hardly worth considering. As far as the forces needed to cause the explosion of a diamond is concerned. A simple calculation enables one to see that the forces of any kind would need to start from the center of the crystal, or any point in order that it should come away and not fall back. In the case of a diamond, the velocity of escape is seven miles per second, and in the

penetrated perhaps 2000 feet, the singularly small number of meteorites which have been picked up, and distributed in the world, is not surprising when seen in the museum. This is the case with the diamonds. The diamonds, possessing, scattered throughout the world, are not so numerous as the diamonds. These crystals, are black and dull, and not so brilliant as the diamonds. They are able to make a fortune in them.

A SURPRISE FOR THIN WOMEN



Boston American

Embroidery

Pattern Outfit

That's one of the reasons why thousands of New England women are buying them to keep with their

Spring Sewin


[illegible]

pute. Indeed,

❖ Up-to-the-Minute Jokes ❖

horse, the property of a farmer with a view of buying him, noticed that after driving a few miles the animal pulled very hard, requiring firm hand and constant watching. "Do you think this is just the horse or a lady to drive?" he inquired carefully.

"Well," answered the owner, with an air of great candor, "I must say I couldn't really want to be the husband of the woman who could drink that horse."

* * *

Little Jackie—"How soon are you and my sister going to be married?" Ecstatic lover—"She has not named her happy day yet, but I hope I shall not believe in long engagements." Little Jackie—"Why not?"

New England cooking recipes are a feature of the Home Page of Sunday's AMERICAN. New England Housewives are invited to send favorite recipes. Address Home Page Editor, Sunday AMERICAN, No. 80 Summer street, Boston.

remains for women to make
and maddening blunder of
that if their advice had been

"Prisoner," said the magistrate to the lazy fellow before him. "This is the third time you have been here."

"But, your honor," pleaded the prisoner, "I've been trying to get work and couldn't."

"You wouldn't work if you could get it?"

"Yes, I would, your honor."

"What kind of work?"

"Anything, your honor."

"What kind of wages?"

"Wages no object, your honor: all I want is work."

"Would you work if you had the sort of a job?"

"Indeed I would, your honor; only try me."

"Very well," said the magistrate, "we'll give you a job with food, shelter and clothing combined. Six months' hard labor. Next case."

Grandfather used it 50 years ago

CUTS
A
COLD
SHORT

CHECKS
A
COUGH
AT ONCE

**DR. BULL'S
Cough Syrup**

PURE-QUICK-SURE

Boston American

[illegible][illegible]

Krazy Kat

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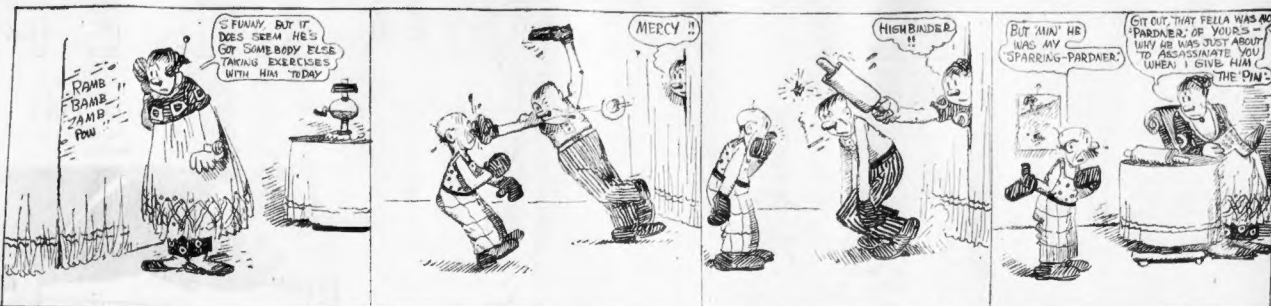
KABIBBLE-KABARET

I'D RATHER HAVE MY VOICE TO GET A BOMB THROU' 'EM THAN TRAMP AROUND YOU CAN HEAR MY VOICE ANYWHERE. I EXPECT FROM YOUR SIDE NOTE, AS ALDERMAN, I'LL MAKE POOR PEOPLE'S RIGHT.

THE DINGBAT FAMILY

Copyright, 1915, International News Service.

He Was the Silent Partner After That Slam



ABIE THE AGENT

Copyright, 1915, International News Service.

And It's a Long Way Back to Shore



JERRY ON THE JOB

Copyright, 1915, International News Service.

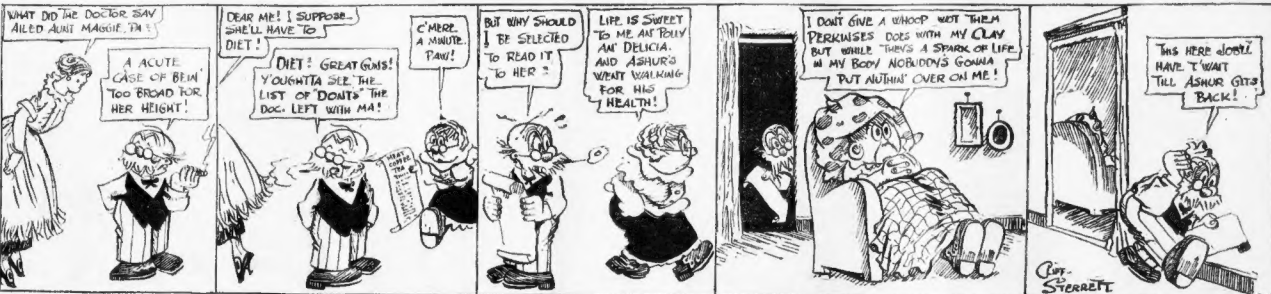
And Now the Two Boys Have Caught Polltiness



POLLY AND HER PALS

Copyright, 1915, Newspaper Features Service, Inc. Good British Right Source.

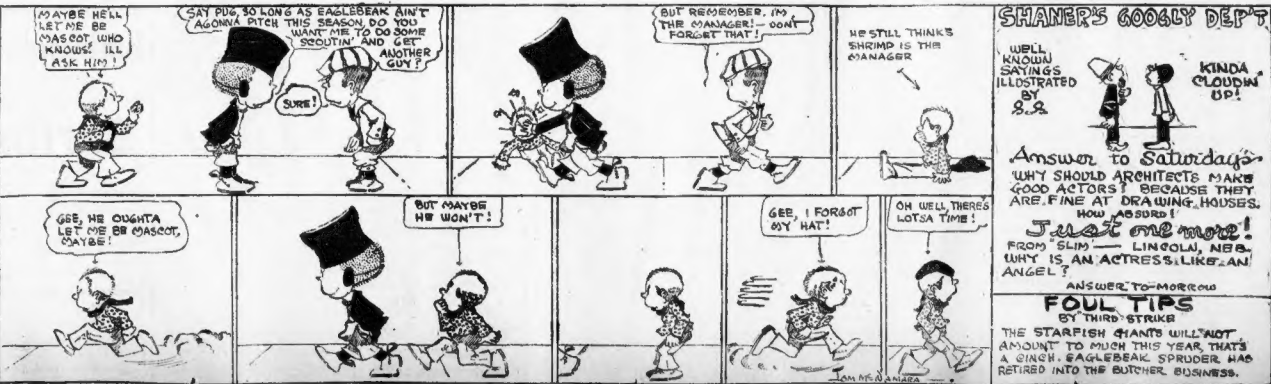
Pa Is Brave but Not Temerarious



US BOYS

Registered United States Patent Office.

This Boy Isn't Game Enough to Be a Mascot; D'You Think So?



1

1

Pianos and Musical Instruments
March Piano Sale
J.P. COLLINS
 Roxbury Piano Storage Salesroom
 I would rather sell 100 pianos
 at a 50¢ profit than sell one piano
 at \$100 profit. Big sales and big
 profits have brought success to
 J.P. Collins by the "March's Best Complain-
 tions" - some used a little and some used a lot.

[illegible]

Also Used Pianos, including
Steinway, Mason & "Jannin."
Cleverizing and Other Brand
and Make.
Lowest Prices Ever offered for
like-grade Pianos.
\$100, \$125, \$150, \$175
New or
Rental Purchase Plan
(Established 20 Years.)
Failure to Honor in Trade
STIEFF, 122 BOLLSTON
ST., BOSTON

[illegible]

Talking Machines.
CONCLAVE PHONO CO., 48 Cornhill
Place, Boston, has a large stock of machines
and records. All repairs, big bargains. In quality
and price. Call before buying elsewhere.

Plating.
Manufacturers, Attention!
With
new and
to-date
equipment,
just in-
stalled,
we save you
up to 25%
on your
plating costs.
We have

[illegible][illegible]

Proposals.

[illegible]

DEATHS

ARLEY—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Arley, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

BARNES—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Barnes, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

COLEMAN—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Coleman, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

FRACER—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Fracer, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

LARSON—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Larson, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

LEONARD—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Leonard, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

LOCKE—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Locke, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

MORRISSEY—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Morrissey, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

NETTING—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Netting, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

OKESKEE—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Okeskee, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

PITTS—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Pitts, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

RIELEY—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Rieley, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

RICHARDS—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Richards, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

ROBERTS—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Roberts, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

ROSENBERG—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Rosenberg, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

SCHAEFF—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Schaeff, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

WILLIAMS—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Williams, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

YOUNG—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Young, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

SEARS—In St. Louis, March 12, 1934. At the residence of his wife, Mrs. Mary Sears, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

Lost and Found.

LOST—Gold watch with serial number 123456. Found by J. H. Smith, 1014 E. 12th St. Reward \$10.00.

LOST—Gold watch with serial number 123456. Found by J. H. Smith, 1014 E. 12th St. Reward \$10.00.

Information Wanted.

PATRICK KING, who left Washington, D. C., in 1933, and is now in St. Louis, Mo. Information wanted.

Information wanted. Name, address, and telephone number of person who has information.

Adoption.

WANTED—A boy, 2 years old, for adoption. Address, 1014 E. 12th St.

Business Persons.

MARRIAGE PAPER—March 12, 1934. At the residence of his wife, Mrs. Mary, 1014 E. 12th St.

CHIPPING GUSTON, 1014 E. 12th St. Cause of death, heart failure. Burial in St. Louis.

Dental.

TEETH \$1.00
Filled and extracted without pain. Lowest prices in Boston. Dr. Mark Roman.

Legal and Public Notices.

Justice of the Peace—Always in the Court Room, 1014 E. 12th St.

JUSTICE OF THE PEACE—Always in the Court Room, 1014 E. 12th St.

Detectives.

AMOSS SECRET SERVICE
Detectives and investigators. 1014 E. 12th St.

Lawyers.

NATIONAL LEGAL BUREAU
Family department. 1014 E. 12th St.

Painting and Paper Hanging.

INTERIOR and exterior painting. 1014 E. 12th St.

Refrigerators.

REFRIGERATORS and ice boxes. 1014 E. 12th St.

Purchase and Exchange.

TO OAL for credit money and cash. 1014 E. 12th St.

Printing.

AMOSS SECRET SERVICE, 1014 E. 12th St.

Savings Bank Insurance—A Letter and a Reply

Mr. Walton L. Crocker, vice-president of the John Hancock Life Insurance Company, has replied to the AMERICAN's editorial advocating an appropriation, recommended by Governor Walsh, to make known to the citizens of Massachusetts the great benefits and advantages of Savings Bank Life Insurance.

The AMERICAN is always glad to publish a reply to its arguments if fairly made. Therefore, the AMERICAN with pleasure now publishes in this, the same column where appeared the editorial, the reply of the life insurance companies. In order that our readers may judge between life insurance companies and the AMERICAN, we print our reply in juxtaposition to those parts of Mr. Crocker's letter to which they relate.

Mr. Crocker's letter begins:

"To the Editor of the Boston AMERICAN:

"The system of life insurance through savings banks has been sharply brought to the public notice of late when, as a result of the activities of the proponents of the system, Governor Walsh proposed an additional appropriation from the State funds to further advertise the plan.

"During the course of the ensuing agitation the companies conducting the plan of retail insurance, or industrial insurance, as it is usually known, with which savings bank insurance was designed to compete, have been charged with opposition to the system and the measures in its behalf now under consideration.

"This is incorrect.

"The two systems are represented by the companies and the savings banks are so different in plan and scope as to be not antagonistic, but complementary. Each system has its own peculiar sphere and each has done and can do good work for the people.

"There is no antagonism upon the part of the companies to any competitive system for the good of the people, and there never has been. Their only objection to the savings bank system is that the wage-earning policyholders of the industrial companies are taxed by the State for the benefit of the wage-earning policyholders of the savings bank system, who receive State help in the form of a large annual subsidy which is paid from the funds raised by general taxation.

"The agitation against the savings bank system are invariably accompanied by sensational public utterances in the press and otherwise, many of which are glaring misstatements of fact. It has recently been said that no denial of these has ever been made by the companies.

"This, then, is an answer to some of the incomplete comparisons and the misstatements of fact which it is time were corrected. This is not an argument for or against the merits of any particular plan of insurance."

THE AMERICAN'S REPLY:

If there were no evidence of the opposition from the private insurance companies to a competitive insurance business by the savings banks, we should find the evidence in human nature itself. It would be impossible to believe that the insurance companies would welcome or even fail to make such legitimate opposition as is possible to a business which fundamentally competes with their own private enterprise. But there IS MATERIAL and DECISIVE evidence of the insurance companies' opposition to the Savings Bank Insurance. It is found in the character of the legislative Committee on Insurance which has been grossly packed with private insurance men WHO OPPOSED THE GOVERNOR'S RECOMMENDATION TO PROMOTE SAVINGS BANK INSURANCE. This legislative committee presents an extraordinary spectacle, with more than one-half its membership composed of insurance men. The packing of this committee was so flagrantly overdone that it is a joke at the State House.

Mr. Crocker continues:

"INCOMPLETE COMPARISON: It is alleged that the cost of insurance in the savings bank system is materially less than in the companies, and the inference is drawn that the companies are overcharging.

"This is not the fact, and the real issue should be made clear.

"Such figures as are available show that since the beginning of the savings bank system its expenses (including the expenses paid by the State, but not including the unknown contributions of the citizens who have aided and supported the cause), have been between 31 and 32 per cent. of the premiums.

"But when ALL contributed funds are included, it appears, as testified by that the true cost of savings bank insurance will exceed that of the companies.

"It is true that the savings bank policyholder PAYS less because it is a different kind of insurance (the premiums being payable once a month, while industrial insurance is paid for weekly), and because the State and other charitable instrumentalities pay a large part of the cost for him."

"According to the records which are available, the State has already contributed to the savings bank system \$195,000. This exceeds by nearly \$2,000 the dividends paid and apportioned to the savings bank policyholders, plus the surplus held by the banks. In other words, the taxpayers of the State have made a free gift to the policyholders of the dividends allowed in their policies and the surplus to their credit in the banks. Is it any wonder they get their insurance at a cheap price?"

"Any business or any concern, a large part of whose expenses are paid by somebody else, can naturally afford to charge less for the product than the competitor who pays his own way.

"The difference in the price charged, therefore, does not prove the economic superiority of the savings bank system."

The AMERICAN does not say that the cost of insurance in the Savings Bank System was materially less than in the companies, but it DID say and NOW REPEATS that the cost of insurance TO THE PEOPLE is very much LESS in the Savings Bank System than in the private life insurance companies. According to the last year's experience the net cost to the people is more than 33 per cent. less in the Savings Bank Insurance than in the private life insurance companies. In other words, the workman who insures his family gets one-half more for his money under the Savings Bank System than under the private insurance companies. Mr. Crocker is mistaken when he says that the State Actuary testified "that the true cost of Savings Bank Insurance will exceed that of the companies." In a statement over his own signature, under date of March 6, 1915, Mr. Montgomery, the State Actuary, says:

"I could not make the statement that the true cost of Savings Bank Insurance will exceed that of the companies, when all contributed funds are included, for the reason that there is not available to the public the expense rate of the companies for the first six years of their experience as distinguished from the total expense rate of the entire business."

The figures by the State Actuary show that the percentage of expense to premium income in the Savings Bank Insurance for this last year was 9.79 per cent., while the cost in Mr. Crocker's

insurance company was about 33 per cent. But this is not the whole story. If the comparisons of expense to premiums were made on the basis of the same premiums given in the two institutions, the ratio of expense to premium income for the John Hancock, Mr. Crocker's company, would be about FOUR TIMES that of the Savings Bank Insurance.

Competition with the Savings Bank Insurance has not only compelled the insurance companies to reduce their rates, but has also compelled them to increase their business efficiency and improve their management, thus reducing their costs so that the reduction of rates could be made with a reasonable profit. The savings bank law was passed in June, 1907, and seven years later the John Hancock Company advertised the results of its business thus:

"The expense of conducting the business continued to be reduced; the reduction in expense effected during the last seven years REPRESENTS A SAVING OF OVER SIX AND ONE-HALF MILLION DOLLARS."

As a matter of fact, the expense ratio of the industrial companies has been steadily reduced since the establishment of the Savings Bank Insurance System.

For instance, the managing expense of the industrial department of the Metropolitan in 1904 (exclusive of real estate taxes, insurance taxes and departmental fees) was 42.08 per cent. of premium receipts. The expense of the Prudential was about the same, and the expense of the John Hancock was about 40 per cent.

For the year ended December 31, 1913, six years after the establishment of Savings Bank Insurance, the average expense ratio of the weekly premium departments of these three companies was 32.9 per cent. of premium income.

And this result has been accomplished in spite of the fact that the premium income was about 20 per cent. less than it would have been had the reductions in rates effected since the establishment of Savings Bank Insurance not been made.

Mr. Crocker's statement concerning the contribution which the State has already made to the Savings Bank System of \$195,000 is hopelessly incorrect and misleading. What Mr. Crocker means is that \$195,000 has been appropriated by the State for the promotion of the Savings Bank Life Insurance System. But of that sum only \$97,531.38 has been expended, and from that sum must be deducted \$21,635.33, which is the amount of the general guarantee fund accumulated from premium income, and stands as an additional surplus. From this sum must be deducted \$33,162.48, paid back to Savings Bank policyholders in cash on surrender of their policies.

The amount contributed yearly by the State does not equal half a cent a person in this Commonwealth, yet this contribution has saved to the people more than two million dollars a year. At five per cent, that is equal to a principal sum of forty millions. A pretty good business proposition!

Mr. Crocker says:

"It is true that the savings bank policyholder pays less—because the State and other charitable instrumentalities pay a large part of the cost for him."

If this were true, it would not answer the AMERICAN's argument in favor of Savings Bank Insurance. The providing of life insurance for the people of this country is a State function, which is being recognized by all civilized governments of the world, and is part of the progress of civilization itself.

Decent thinking men nowadays all realize that nature has provided an abundance for all human creatures on this earth and that when men, women and children are in want, through no fault of their own, it is the fault of our artificial, social and economic conditions. Therefore, every citizen has a duty to recognize the duty of providing out of the general abundance something for those whom mere misfortune has left nothing.

But the reductions which the private insurance companies have themselves made in their rates, and the improvements in the terms of their policies, ALL SINCE THE INAUGURATION OF THE SAVINGS BANK INSURANCE SYSTEM, is a complete answer to Mr. Crocker's claim that the difference of cost to the people insured is due to the State aid. The results ARE due to State aid, but not to State money, as Mr. Crocker implies.

Mr. Crocker continues:

"MISSTATEMENT NO. 1: The claim is made that the establishment of savings bank insurance saved to the working people the nation about \$2,000,000 a year, and to the working people of Massachusetts alone about \$2,000,000 a year."

"CORRECTION: The claim is pure assumption. It has no foundation in fact. Years before savings bank insurance was heard of or thought of the companies had already placed their business in such order as to make inevitable a reduction of cost, an increase of benefit and an improvement of conditions in the succeeding years.

The savings bank system has had no influence on the situation. The companies have not felt competition from that source in the slightest degree. Savings bank insurance was organized in 1907. After ninety-seven years of actual operation the banks have in force only 9,500 policies, whereas there are in force in Massachusetts with the companies nearly 2,000,000 policies, an increase of over 700,000 policies in the seven years.

"The claim that the companies were forced to concessions by the savings bank system is absurd."

In view of the facts which Mr. Crocker ought to know were accessible, nothing could be more absurd than this denial that the reduction in the charges for life insurance by the private insurance companies was due to the inauguration of the Savings Bank Life Insurance. Mr. Haley Fluke, vice-president of the Metropolitan Life Insurance Company, one of the three great private industrial insurance companies doing this kind of business, testified before the Insurance Committee, "THE EXPENSE OF INDUSTRIAL INSURANCE IS UNDOUBTEDLY HIGH, BUT IT IS UNAVOIDABLE." This testimony was given JUST BEFORE the beginning of Savings Bank Insurance and BEFORE the industrial companies began to make their reductions.

Mr. Stephen H. Rhodes, then president of Mr. Crocker's insurance company, The John Hancock Mutual Life, in a pamphlet published shortly before the establishment of Savings Bank Insurance, made this declaration:

"From the most careful accounting, made time and again, the weekly premium policies do not square themselves and make good the just and current expenses of the company, and provide for the State requirement of reserve until at least three full years' premiums have been paid. After that they begin to make some saving."

And surplus is accumulated in this way. The first year in annual dividends, beginning at the fifth year. * * * Not a policy that lapses before at least three

full years' premiums have been paid but leaves a greater or less deficiency for the survivors to bear."

Mr. Crocker himself at this time was the secretary of the company, yet, in spite of these statements by the Metropolitan Life Insurance Company and the John Hancock Company, the companies announced IMMEDIATELY AFTER the presentation of the Savings Bank Insurance plan to our Massachusetts Legislature, a widespread reduction in their rates, amounting on policy average to ten per cent., and also certain improvements in policy conditions. Then, some months after our Savings Bank System had been put into successful operation, another ten per cent. reduction in rates was effected, together with certain additional improvements in policy conditions.

When a business concern has been steadily advancing or maintaining its prices for thirty years and then, UPON THE BEGINNING OF COMPETITION, starts to reduce its prices, will any sane man say that the reduction is not the result of the competition?

If Mr. Crocker's statement that years before the Savings Bank Insurance was thought of, the companies had put their business in condition to make these reductions is true, then the case against Mr. Crocker's company is so much the stronger, for they did not make any reduction until the Savings Bank Insurance compelled them to do so. Therefore Mr. Crocker's statement in this respect is a confession and not a denial.

Mr. Crocker continues:

"MISSTATEMENT NO. 2: The allegation is that for thirty years before the adoption of savings bank insurance, industrial life companies steadily advanced the cost of insurance to wage-earners."

"CORRECTION: The three principal companies transacting this insurance were, by 1904—three years before savings bank insurance was established—guaranteeing to policyholders an average of 4 per cent. more of their premiums in death claims and other policy benefits than they were ten years previous.

"And the savings bank system anything to do with that improvement?"

"Does that represent a 'constant increase' in cost to wage-earners?"

This alleged correction is not a denial of the AMERICAN's statement that the companies steadily advanced the cost of insurance to wage earners during the thirty years before the adoption of the Savings Bank Insurance. In the limited space of an editorial on a great general subject, it is only possible to state the general truth, and the AMERICAN reiterates the general truth with respect to increasing the insurance rates. The insurance companies may have paid back to the policyholders four per cent. more of their premiums than they did ten years before. But the net result of their increases and decreases in benefits was a 20 per cent. increase of charge to the policyholders. For instance, in 1884, a man twenty-five years of age could get \$100 insurance in the John Hancock for a weekly premium of ten cents. During the succeeding twenty years the charges were so increased that in 1904 he could only get \$153 insurance for a weekly premium of ten cents. This means that the company was receiving 24.8 per cent. more in premiums for the same amount of benefit than it was receiving in 1884. Now if it paid back to this man four per cent. of his premium in death claims the company still would have increased its charges 20 per cent.

Mr. Crocker continues:

"MISSTATEMENT NO. 3.—It is alleged that during the period prior to the installation of the Savings Bank System the insurance rates increased 30 per cent., or one-fifth the cost of insurance thirty years before."

"CORRECTION.—This is an unfair statement. It omits to say that the rates adopted thirty years ago, when industrial insurance was just starting, were not the rates of the companies where near adequate and were soon abandoned. The business was new and untried. Experience at once showed that the companies were promising more than could be paid. The necessary increase in the rates in those early years was followed as soon as and wherever possible, by readjustments, giving at some ages more benefits and some less, as experience showed to be justified.

Moreover, as far back as 1902, the practice was begun of making the policies free of premium payments after age seventy-five, while for years has been pursued the practice of reinstating policies without requiring payment of back dues, in cases where people could not pay the money. These are undoubtedly benefits, and the part of the policy should be considered in connection with the subject of rates."

"The sweeping assertion that the rates increased 20 per cent. over the cost of insurance thirty years before is, therefore, absolutely untrue as a statement of actual conditions."

It is not necessary to answer Mr. Crocker's professed correction of statement number three which alleged that before the installation of the Savings Bank System, the rate of the private insurance companies had increased 20 per cent., or one-fifth the cost of insurance thirty years before. Mr. Crocker does not deny this statement. He admits how long ago Mr. Crocker intended to plead INFANCY in behalf of his companies?

During the period between 1879 and 1887 they increased their rates by 12 per cent. Was not this period long enough in which to experiment and to get some idea of costs, by the time had been efficiently conducted and it was intended to give the public the benefit? But ten years later these rates were again increased 8 per cent. Was this increase also due to ignorance and lack of experience on the part of the companies? Vice-President Fluke of the Metropolitan declared before the Armstrong Committee that this cost was "UNAVOIDABLE." Yet, immediately after the Savings Bank Insurance began to compete with them, they found a way specially to avoid this high cost and to gain the necessary "experience."

Mr. Crocker continues:

"MISSTATEMENT NO. 4.—It is asserted that before the establishment of the Savings Bank Insurance, the companies paid nothing in case the insured died within three months of the date of the policy, only one-quarter if he died within six months, and one-half if he died within a year."

"CORRECTION.—This assertion has all the effect of a misstatement. It is only part of the truth, and the remainder is distorted."

"One of the three great companies at least, practically every one of the industrial insurance companies, has paid a benefit, no matter how soon the policyholder died, from the beginning of the business, and since 1899 this benefit has been the same for all policies (with the exception of the policy giving full, immediate benefit, the practice of giving some degree of immediate benefit had become universal."

"This all goes to show that the establishment of the Savings Bank Insurance system had nothing whatever to do with these improvements in terms of policies, and shows the log-

ness of the assertion that the companies did these things only after the system began."

By alleging this feeble exception, Mr. Crocker only admits the correctness of the AMERICAN's statement, and it is not wholly true that the Massachusetts company which Mr. Crocker has in mind gave a full immediate benefit such as is given by the monthly premium policies in Savings Bank Insurance. For example, if a Savings Bank policyholder dies after paying ONLY ONE MONTH'S PREMIUM of twenty-five cents, his beneficiary receives the full amount due under the policy without any deduction whatever. But in the case cited by Mr. Crocker, if the policyholder died after paying four weeks' premiums, forty-eight weeks' additional premiums would be deducted before the payment is made. Moreover, this immediate benefit is given only in some higher class special policies of \$250.

Mr. Crocker continues:

"MISSTATEMENT NO. 5.—It is asserted that before Savings Bank Insurance the companies would not grant extended insurance; now they grant it."

"CORRECTION.—The companies of other States were granting paid-up or extended insurance in certain classes of their industrial policies as far back as 1891 and the beginning of 1907, in both cases before the Savings Bank plan was made public. Prior to 1912, Massachusetts companies were handicapped by the limitations of law in this respect. Since 1912 the new law has made possible the application of extended insurance and paid-up policies, as well as the cash values, which have always been allowed."

"Savings Bank Insurance, therefore, had nothing to do with the granting of this feature in industrial policies, and aside from the practice of Massachusetts companies, the situation remains practically as it was."

It is true, as Mr. Crocker says, that in "CERTAIN CLASSES" of policies, some of the companies were granting a surrender value. But the general fact remains true that two-thirds of all who took out insurance in the private companies received nothing in return for their payments if their policy lapsed within five years. The suggestion that the Massachusetts law prevented insurance companies from giving a more liberal policy to the people of Massachusetts is humorous. It scarcely needs an answer. Nobody at the State House ever suspected the insurance companies of so much helplessness. A law restricting their liberality was well calculated to serve the excuse which Mr. Crocker now makes of it.

"MISSTATEMENT NO. 6.—It is alleged that since the Savings Bank Insurance began the percentage of lapsed insurance has decreased from 65 per cent. to 36 per cent."

"CORRECTION.—This is a wild assertion. The fact is that in 1904, three years before the Savings Bank Insurance was organized, the general lapse rate of industrial policies, which had averaged about 37 per cent. ten years before, had decreased to an average of 20 per cent. What possible influence could the Savings Bank System have had upon this reduction? The fact is that the present percentage of lapses in the companies is about on a par with that in the Savings Bank System, so far as can be ascertained."

Let us see about this "WILD" assertion. The official reports filed by the companies with the Insurance Commissioner of Massachusetts show that the three great industrial companies in question in the years 1904 and 1905 and 1906 issued 11,117,897 policies. During that period 7,197,113 policies lapsed. That is, policies lapsed equalled 64.7 per cent. of the number of policies issued in those years. These figures relate to a period prior to the inauguration of the Savings Bank Insurance. It appears that from 1909 to 1913, inclusive, the three great industrial companies issued 13,027,945 policies issued by these private companies. In the same years there were 7,342,067 policies which lapsed. That is, the number of policies lapsed equalled 56.3 per cent. of the number of policies issued. Therefore, we call Mr. Crocker's attention to the statement of his former president only just prior to the inauguration of Savings Bank Insurance, to wit:

"In spite of every endeavor on the part of the company, there remains an expensive fact that on the average fully one-half the entrants lapse their policies before the end of the first year, and a majority of these within the first quarter."

Per Cent.
Rate of lapses in first three months from date of issue. 35.40
Rate of lapses in first six months from date of issue. 43.67
Rate of lapses in first nine months from date of issue. 48.28
Rate of lapses in first twelve months from date of issue. 51.46

Mr. Crocker continues:

The foregoing corrections can be proved from the records. They show the methods which the advocates of the Savings Bank Insurance plan have employed to create sympathy for their cause by fostering public opinion for the Companies. The plain unvarnished truth, the whole truth, would apparently not offend them. It is only the fact that they should have maintained in this spirit a work which has possibilities for good for a limited part of the community at large.

The companies, which is all that the truth should be known, that it may ultimately prevail. Savings Bank Insurance companies are subsidized semi-private companies demanding a larger subsidy; they thus present as an issue a fundamental principle of government. The consideration of this principle is far more important than the opposition or support of non-subsidized companies. The citizens generally must settle this question for themselves.

The AMERICAN reiterates its former statement that the Savings Bank Insurance, by compelling a reduction in the charges of private life insurance, has saved the working people of the United States more than \$20,000,000 a year in the cost of protecting their wives and children in case of death, and has saved Massachusetts working people alone \$2,000,000 a year.

Yet, in spite of this reduction by the private insurance companies, the Savings Bank Insurance gives the working people their insurance at a net cost about 33 per cent. less than they can get in the private companies. Governor Walsh wants this fact to be known to the people of the Commonwealth, and the AMERICAN is helping him to acquaint the people with these important facts.

Fundamentally the great difference between the amount of benefits given by the Savings Bank Insurance and by the private companies is the inevitable and eternal difference between a business run for private profit and an enterprise conducted for the public interest. The same difference has been found to exist between the private express companies and the government's parcel post, and it would also be found to exist between a publicly owned and operated railroad and the private railroads. These mismanagement has so scandalized the country in the last few years.